

Certificate Number: 16339-PAE-DE-032189810

Bankruptcy Case Number: 19-10122



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 21, 2019, at 11:54 o'clock PM EST, Frank Stack completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 21, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor